

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

JAN 02 2008

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	
)	CONSENT ORDER
PETITIONER,)	
)	
VS.)	CAUSE NO. A-1752
)	
LTS TITLE SERVICES,)	
and SALLY J. BEYER,)	
)	
RESPONDENTS.)	

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its attorney, Janette L. Adair and LTS Title Services, and Sally J. Beyer ("Respondents"), mutually stipulate and agree as follows:

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. §§ 44-101.01, 44-4047 et seq., and 44-19,106 et seq. (Reissue 2004).

2. Respondents were licensed as an insurance producer and agency under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition styled State of Nebraska Department of Insurance vs. LTS Title Services, and Sally J. Beyer, Cause Number A-1752 on November 21, 2007. Copies of the petition were served upon the Respondents at the Respondents' business address registered with the Department by certified mail, return receipt requested.

2. Respondents violated Neb. Rev. Stat. §§ 44-319, 44-4059(1)(b), 44-4059(1)(d), and 44-4059(1)(h) as a result of the following conduct:

- a. Accepting insurance premium in excess of \$40,000.00, as an agent of Stewart Title Guaranty Company (Stewart Title), from consumers and failing to remit said premium to Stewart Title.
- b. Accepting insurance premium of approximately \$11,955.61, as an agent of United General Title Insurance Company (United General), from consumers and failing to remit said premium to United General.

3. Respondents violated Neb. Rev. Stat. §§ 44-354, 44-1997, 44-4059(1)(b), and 44-4059(1)(h) as a result of the following conduct:

Respondents charged title insurance premiums and/or fees to consumers that were not in accordance with the filed rates of the insurer.

4. Respondents were informed of their right to a public hearing. Respondents waive that right, and enter into this Consent Order freely and voluntarily. Respondents understand and acknowledge that by waiving their right to a public hearing, Respondents also waive their right to confrontation of witnesses, production of evidence, and judicial review.

5. Respondents admit the allegations stated in Paragraphs 2 and 3.

CONCLUSIONS OF LAW

Respondents' conduct as alleged above constitutes a violation of Neb. Rev. Stat. §§ 44-319, 44-354, 44-1997, 44-4059(1)(b), 44-4059(1)(d), and 44-4059(1)(h).

CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed by Respondents, LTS Title Services, and Sally J. Beyer, that Respondents' insurance producer license and agency license shall be immediately revoked. Additionally, Respondents are required to return all licenses to the Department of Insurance within ten (10) business days from the date the Director of the Department of Insurance affixes his signature to this document and approves

this consent agreement. In witness of their intention to be bound by this Consent Order,
each party has executed this document by subscribing his signature below.

Janette L. Adair

Janette L. Adair, #22618
Attorney for Petitioner
941 "O" Street, Suite 400
Lincoln, NE 68508
(402) 471-2201

1-2-08
Date

LTS Title Services
LTS Title Services,
Respondent

By: Sally Byers, President

12-26-07
Date

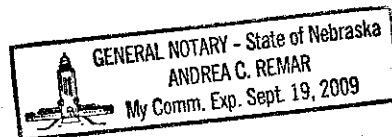
Edward J. Pohren
Ed Pohren
Attorney for Respondents

December 31, 2007
Date

State of NEBRASKA)
County of DOUGLAS) ss.

On this 26 day of DEC., 2007, SALLY BYERS personally
appeared before me on behalf of LTS Title Services and read this Consent Order,
executed the same and acknowledged the same to be their voluntary act and deed.

[Signature]
Notary Public

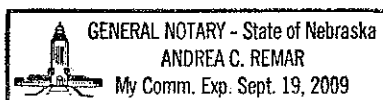


Sally J. Beyer
Sally J. Beyer, Respondent

12-26-07
Date

State of NEBRASKA)
) ss.
County of DOUGLAS)

On this 26 day of DEC, 2007, Sally J. Beyer personally appeared before me and read this Consent Order, executed the same and acknowledged the same to be her voluntary act and deed.



[Signature]
Notary Public

CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of LTS Title Services, and Sally J. Beyer, Cause No. A-1752.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

Ann M. Frohman
ANN M. FROHMAN
Acting Director of Insurance

January 02, 2008
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the executed Consent Order was sent to Respondents' counsel, Ed Pohren, at Dwyer, Smith, Gardner, Lazer, Pohren, & Rogers, LLP, 8712 West Dodge Road, Suite 400, Omaha, NE 68114-3431, by certified mail, return receipt requested on this 3rd day of January, 2008.

Fancy A. Linder